Certificate Number: 01721-PAM-DE-027857274

Bankruptcy Case Number: 16-00267



01721-PAM-DE-027857274

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 3, 2016</u>, at <u>8:00</u> o'clock <u>PM EDT</u>, <u>Bravid Stanley</u> completed a course on personal financial management given <u>by telephone</u> by <u>Advantage Credit Counseling Service</u>, <u>Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: August 4, 2016 By: /s/Brock McCracken

Name: Brock McCracken

Title: Counselor